



Effective August 1, 2023, Value Checking will become Premium Checking!

STAR Bank is excited to announce that Value Checking will become Premium Checking on August 1, 2023!

Premium Checking will continue to offer the service and benefits you've come to expect from your Value Checking account while adding some exciting enhancements. Beginning August 1, 2023, your Premium Checking will feature a new benefits website and mobile app that are also accessible directly through your STAR Online Banking and STAR Mobile App.

Your Premium Checking account delivers all these important benefits and services:

IDProtect® – identity theft monitoring and resolution service¹, including:

- Up to \$10,000 in Identity Theft Expense Reimbursement Coverage²
- Identity Monitoring*
- Fully Managed Identity Theft Resolution Services
- Debit and Credit Card Registration*
- Online Identity Theft News Center and Valuable Phone and Web Resources*

Benefits below are being updated and will include:

- **Credit File Monitoring*** – Daily credit file monitoring and automated alerts of key changes to your Experian credit report.
ACTIVATION: Credit File Monitoring will be turned on automatically for the primary account owner listed above, provided information has been verified by the Credit Reporting Agency and primary account owner has not previously activated Credit File Monitoring. See sidebar regarding activation for primary account owner and reverse for Terms and Conditions and complete details regarding activation, including activation for joint account owner(s). Must be 18 years or older. *Note: An email address must be on file to receive credit file monitoring alerts.*
- **Credit Report*** – Request a single bureau credit report every six months or in the event you have suffered an identity-theft event and have opened a resolution case.
- **Credit Score^{3*}** – Access to a new single bureau credit score every month.

NEW Credit Score Tracker – Receive valuable insight into your credit score^{3,4}. Score Tracker plots your credit score each month on a chart so that you can easily see changes over time, along with score factors that provide insight into what events may have caused your credit score to change at a certain point in time.

NEW Financial Wellness 360°: Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics and more to help maximize financial wellness. (only accessible through Premium.ClubChecking.com or the Premium Benefits Mobile App)

Smart discounts with Shopping Rewards™* (only accessible through Premium.ClubChecking.com or the Premium Benefits Mobile App)

Travel and Leisure Discounts (only accessible through at Premium.ClubChecking.com or the Premium Benefits Mobile App)

Cash Back Member Rewards* (additional terms and conditions may apply)

Great banking features: 3 ATM rebates per month, 1 Overdraft fee forgiveness per year, mobile banking via STAR Bank Mobile App and more!

***Registration/activation required**

Please refer to the Terms & Conditions on the reverse for complete details regarding activation of the monitoring services with IDProtect, as well as additional benefit disclosures.

ACCESSING YOUR BENEFITS STARTING AUGUST 1, 2023!

Primary Account Owner:

ALREADY REGISTERED AND CREDIT FILE MONITORING ACTIVATED?

- Access your benefits through STAR Online Banking or the STAR Mobile App. To access via online banking, locate the new menu item titled "Premium Benefits". In the mobile app, Premium Benefits will be located under the Utilities section and you will be prompted to download the new STAR Premium Benefits App. You may also access your benefits on the new benefits website, Premium.ClubChecking.com.
- Log in using the same username and password you previously set up at eClubOnline.net.

NEVER REGISTERED OR REGISTERED, BUT CREDIT FILE MONITORING NOT ACTIVATED?

- Visit Premium.ClubChecking.com/id
- Follow the simple step-by-step instructions to confirm activation of your credit file monitoring benefit, and to complete registration and access all the benefits with Premium Checking
- Once you are registered, access your benefits through STAR Online Banking or the STAR Mobile App. To access via online banking, locate the new menu item titled "Premium Benefits". In the mobile app, Premium Benefits will be located under the Utilities section and you will be prompted to download the new STAR Premium Benefits App. You may also access your benefits on the new benefits website, Premium.ClubChecking.com.

Joint Account Owner(s):

See reverse for instructions on how to access benefits.

ACCESS BENEFITS WHILE ON THE GO!

Download the Premium Benefits Mobile App through the App Store or Google Play Store. You can also access the Premium Benefits Mobile App through your STAR Mobile App.

HAVE QUESTIONS? Call the Benefits Service Center at (866) 210-0361, Monday – Friday, 8:30 a.m. to 5:00 p.m. (EST), to learn more about your benefits, or for assistance with registration and activation.

Please note, the eClub mobile app will no longer be available after July 31, 2023.

As always, thank you for the opportunity to serve your financial needs.

Sincerely,

Mike Wallace
President, Retail Bank
STAR Bank

TERMS AND CONDITIONS

IDProtect® Monitoring Services:

Credit File Monitoring – Daily credit file monitoring and automated alerts of key changes to your Experian credit report.

ACTIVATION (Primary Account Owner): Effective August 1, 2023, Credit File Monitoring will be turned on for the primary account owner to which this notice is provided, given that the primary account owner is 18 years of age or older and information has been verified by the Credit Reporting Agency (CRA) and primary account owner has not previously activated credit file monitoring. **A unique email address must be on file to receive alerts. To verify activation and to confirm information on file, you will need to complete registration using the instructions found on the front of this letter.** Mobile credit alerts may be activated at that time. Mobile fees may apply. If you do not want Credit File Monitoring activated, please contact the Benefits Service Center at (866) 210-0361.

Joint Account Owner(s): Credit File Monitoring will not be turned on for joint account owner(s). **Joint account owner(s) see the bottom of this letter for instructions on how to access benefits.** Credit File Monitoring may take several days to begin following activation. A unique email address must be on file to receive alerts.

WRITTEN INSTRUCTIONS/DISCLOSURE: *Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one free annual credit report from each of the three major credit reporting companies in a 12-month period. You authorize the administrator of this Program (Econocheck; "ECC") and CSID Corp., an Experian Company ("CRA") to use your personal information to activate the Credit File Monitoring ("CFM") services. You understand that in accordance with the Fair Credit Reporting Act, you are authorizing and providing "written instructions" under the Fair Credit Reporting Act to ECC and CRA (and each of their affiliates), to obtain your credit information from your personal credit file maintained by one or more of three nationwide credit reporting agencies and you hereby authorize ECC and CRA (and each of their affiliates) to access your personal credit information in order to (i) confirm your identity and (ii) provide your credit data and the CFM services (credit report, credit score, credit file monitoring) to you related to your use and enjoyment of the service.*

Identity Monitoring – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records and more. A risk score rating is generated with your initial scan and monthly thereafter and can be viewed online. If your score reflects a high-risk score, a Risk Specialist will follow up with you by email or phone to discuss the scan.

ACTIVATION: Identity Monitoring will not be turned on for primary or joint account owner(s). Registration is required to activate this benefit and an active phone number must be on file to receive notice of elevated risk score. Primary account owner and joint account owner(s) may activate by going online. Please see the bottom of this letter for additional instructions.

ADDITIONAL DISCLOSURES:

¹Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable benefits. Some benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts organizations and/or churches and their members, or schools and their employees/students.

²Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the benefits described. Please refer to the actual insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named on the insurance document. Insurance documents can be found online at Premium.ClubChecking.com. **Insurance products are not insured by the FDIC or any federal government agency, not a deposit of or guaranteed by the bank or any bank affiliate.**

³You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on Experian data. Third parties may use a different type of credit score to assess your creditworthiness.

⁴Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

Joint Account Owner(s): ACCESSING YOUR BENEFITS STARTING AUGUST 1, 2023!

ALREADY REGISTERED?

- Access your benefits through STAR Online Banking or the STAR Mobile App. To access via online banking, locate the new menu item titled "Premium Benefits". In the mobile app, Premium Benefits will be located under the Utilities section and you will be prompted to download the new STAR Premium Benefits App. You may also access your benefits on the new benefits website, Premium.ClubChecking.com.
- Log in using the same username and password you previously set up at eClubOnline.net

NEVER REGISTERED?

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- You will need Access Code **IN854103**
- Follow the simple step-by-step instructions to register and access all the benefits with Premium Checking